

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: ANTHONY W. OS  
LISA M. OS  
  
Debtors  
§  
§  
§  
§  
Case No. 08-71366

## **CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/30/2008.
- 2) The plan was confirmed on 07/18/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 05/16/2009.
- 6) Number of months from filing or conversion to last payment: 12.
- 7) Number of months case was pending: 13.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,111.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have NOT cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 34,256.40
Less amount refunded to debtor	\$ 442.62
<b>NET RECEIPTS</b>	<b>\$ 33,813.78</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,565.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 2,565.06
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 5,130.06</b>
Attorney fees paid and disclosed by debtor:	\$ 935.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
LAW OFFICE OF JOSEPH P. DOYLE	Lgl	3,500.00	3,500.00	3,500.00	2,565.00	0.00
CHASE MANHATTAN MTGE	Uns	0.00	NA	NA	0.00	0.00
HFC	Uns	0.00	66,665.26	0.00	0.00	0.00
NISSAN MOTOR ACCEPTANCE	Sec	12,210.00	15,511.39	12,975.00	12,923.21	689.66
NISSAN MOTOR ACCEPTANCE	Uns	3,749.00	0.00	2,536.39	0.00	0.00
TOYOTA MOTOR CREDIT	Sec	20,145.00	21,386.83	21,386.83	11,063.34	961.45
TOYOTA MOTOR CREDIT	Uns	2,735.00	0.00	0.00	0.00	0.00
ASSOCIATE AREA COUNSEL, SB/SE	Pri	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	3,944.00	2,647.45	2,647.45	2,647.45	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	19.19	19.19	0.00	0.00
A/R CONCEPTS	Uns	210.00	NA	NA	0.00	0.00
AAEC CREDIT UNION	Uns	5,304.00	10,164.21	10,164.21	55.78	0.00
ROUNDUP FUNDING LLC	Uns	1,283.00	1,283.75	1,283.75	0.00	0.00
JEFFERSON CAPITAL SYSTEMS,	Uns	970.00	977.90	977.90	0.00	0.00
B-REAL LLC	Uns	22,323.00	23,054.83	23,054.83	126.53	0.00
FIA CARD SERVICES aka BANK OF	Uns	9,718.00	10,330.65	10,330.65	56.70	0.00
ROUNDUP FUNDING LLC	Uns	2,029.00	2,028.71	2,028.71	0.00	0.00
ECAST SETTLEMENT	Uns	534.00	866.21	866.21	0.00	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
CHECK RECOVERY SYSTEMS	Uns	87.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Uns	4,497.46	4,499.92	4,499.92	24.70	0.00
CITIFINANCIAL RETAIL S	Uns	3,930.00	NA	NA	0.00	0.00
CITIFINANCIAL	Uns	2,400.00	3,107.18	3,107.18	17.05	0.00
CORTRUST BANK	Uns	315.00	315.24	315.24	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,022.00	1,105.75	1,105.75	0.00	0.00
ELITE RCY SV	Uns	596.00	NA	NA	0.00	0.00
VATIV RECOVERY SOLUTIONS LLC	Uns	349.00	349.57	349.57	0.00	0.00
FIRST PREMIER BANK	Uns	304.00	NA	NA	0.00	0.00
GE CONSUMER FINANCE	Uns	778.00	862.56	862.56	0.00	0.00
ECAST SETTLEMENT	Uns	5,573.00	5,980.71	5,980.71	32.82	0.00
ECAST SETTLEMENT	Uns	1,012.00	1,062.84	1,062.84	0.00	0.00
HFC	Uns	3,259.00	NA	NA	0.00	0.00
HSBC BANK N/A	Uns	567.00	571.80	571.80	0.00	0.00
LVNV FUNDING LLC	Uns	1,382.00	1,386.56	1,386.56	0.00	0.00
BASS & ASSOCIATES PC	Uns	1,704.00	1,876.73	1,876.73	0.00	0.00
STERLING KAY JEWELERS DBA	Uns	654.00	818.48	818.48	0.00	0.00
CHASE BANK USA NA	Uns	1,789.00	1,789.85	1,789.85	0.00	0.00
LASALLE BANK	Uns	500.00	NA	NA	0.00	0.00
MERRICK BANK	Uns	1,620.00	1,628.32	1,628.32	0.00	0.00
ECAST SETTLEMENT	Uns	438.00	476.80	476.80	0.00	0.00
ROUNDUP FUNDING LLC	Uns	298.00	463.18	463.18	0.00	0.00
ROUNDUP FUNDING LLC	Uns	562.00	610.11	610.11	0.00	0.00
UNVL / CITI	Uns	15,492.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Uns	279.00	518.63	518.63	0.00	0.00
LVNV FUNDING LLC	Uns	0.00	15,492.92	15,492.92	85.03	0.00
CONTINENTAL FINANCE COMPANY	Uns	0.00	349.57	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 34,361.83	\$ 23,986.55	\$ 1,651.11
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 34,361.83</b>	<b>\$ 23,986.55</b>	<b>\$ 1,651.11</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 2,647.45	\$ 2,647.45	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 2,647.45</b>	<b>\$ 2,647.45</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 94,178.99</b>	<b>\$ 398.61</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 5,130.06
Disbursements to Creditors	\$ 28,683.72
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 33,813.78</b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such other relief as may be just and proper.

Date: 06/16/2009

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.